

Fill in this information to identify your case:

United States Bankruptcy Court for the :

NORTHERN District of INDIANA  
(State)

Case Number (*If known*): \_\_\_\_\_ Chapter you are filing under:

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

Check if this is an  
amended filing

## Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

06/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a *joint case*-and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Ernest \_\_\_\_\_

First name

Leroy \_\_\_\_\_

Middle name

Hale \_\_\_\_\_

Last name

Jr. \_\_\_\_\_

Suffix (Sr., Jr., II, III)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

First name

Middle name

Last name

First name

Middle name

Last name

First name

First name

Middle name

Middle name

Last name

Last name

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

XXX - XX - 2525

OR

**9**XX - XX - \_\_\_\_\_

XXX - XX - \_\_\_\_\_

OR

**9**XX - XX - \_\_\_\_\_

Debtor 1 **Ernest** **Leroy** **Hale** Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

I have not used any business names or EINs.

Business name \_\_\_\_\_

Business name \_\_\_\_\_

EIN — - - - -

EIN — - - - -

**About Debtor 2 (Spouse Only in a Joint Case):**

I have not used any business names or EINs.

Business name \_\_\_\_\_

Business name \_\_\_\_\_

EIN — - - - -

EIN — - - - -

**5. Where you live**

1535 Cove PI

Number Street

Mishawaka IN 46545  
City State ZIP Code  
ST. JOSEPH  
County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

If Debtor 2 lives at a different address:

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices to this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing this district to file for bankruptcy.**

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Check one:

Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Debtor 1 **Ernest** **Leroy** **Hale**  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under**

*Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**

**I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.

**I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).

I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

No

Yes. District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
MM / DD / YYYY

District None When \_\_\_\_\_ Case Number \_\_\_\_\_  
MM / DD / YYYY

District \_\_\_\_\_ When \_\_\_\_\_ Case Number \_\_\_\_\_  
MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by affiliate?**

No

Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
MM / DD / YYYY

Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case Number, if known \_\_\_\_\_  
MM / DD / YYYY

11. **Do you rent your residence?**

No. Go to line 12  
 Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.  
 Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **Ernest** **Leroy** **Hale** Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

No. Go to Part 4.  
 Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number Street

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

*Check the appropriate box to describe your business:*

Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Code, and I do not choose to proceed under Subchapter V of Chapter 11. Bankruptcy  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

No.

Yes. What is the hazard? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

If immediate attention is needed, why is it needed? \_\_\_\_\_

Where is the property? \_\_\_\_\_

Number Street

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

**Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

**Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

**Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 6: Answer These Questions for Reporting Purposes**

16. **What kind of debts do you have?**

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.  
 Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.  
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.  
\_\_\_\_\_

17. **Are you filing under Chapter 7?**

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No.  
 Yes.

18. **How many creditors do you estimate that you owe?**

1-49  
 50-99  
 100-199  
 200-999  
 1,000-5,000  
 5,001-10,000  
 10,001-25,000  
 25,001-50,000  
 50,001-100,000  
 More than 100,000

19. **How much do you estimate your assets to be worth?**

\$0-\$50,000  
 \$50,001-\$100,000  
 \$100,001-\$500,000  
 \$500,001-\$1 million  
 \$1,000,001-\$10 million  
 \$10,000,001-\$50 million  
 \$50,000,001-\$100 million  
 \$100,000,001-\$500 million  
 \$500,000,001-\$1 billion  
 \$1,000,000,001-\$10 billion  
 \$10,000,000,001-\$50 billion  
 More than \$50 billion

20. **How much do you estimate your liabilities to be?**

\$0-\$50,000  
 \$50,001-\$100,000  
 \$100,001-\$500,000  
 \$500,001-\$1 million  
 \$1,000,001-\$10 million  
 \$10,000,001-\$50 million  
 \$50,000,001-\$100 million  
 \$100,000,001-\$500 million  
 \$500,000,001-\$1 billion  
 \$1,000,000,001-\$10 billion  
 \$10,000,000,001-\$50 billion  
 More than \$50 billion

**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X /s/ Ernest Leroy Hale, Jr.**

Signature of Debtor 1

**X**

Signature of Debtor 2

Executed on 09/16/2022  
MM / DD / YYYY

Executed on                     
MM / DD / YYYY

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Cecil Denard Scruggs

Signature of Attorney for Debtor

Date

Date: 09/16/2022

MM / DD / YYYY

**Cecil Denard Scruggs**

Printed name

**Geraci Law L.L.C.**

Firm name

**55 E. Monroe St., #3400**

Number Street

**Chicago**

City

**IL**

**60603**

State

ZIP Code

Contact Phone 312-332-1800

Email address mer@geracilaw.com

**IN**

Bar number

State

**Fill in this information to identify your case:**

Debtor 1 Ernest Leroy Hale  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the : NORTHERN District of INDIANA  
(State)

Case Number \_\_\_\_\_  
(If known)

Check if this is an  
amended filing

## **Official Form 107**

### **Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

01. What is your current marital status?

Married  
 Not married

02 During the last 3 years, have you lived anywhere other than where you live now?

No.  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1

Dates Debtor 1  
lived there

Debtor 2:

Dates Debtor 2  
lived there

2014 Cove Pl

FROM 04/2008

Same as Debtor 1

Same as Debtor 1

Mishawaka IN 46545-7043

To 11/2019

03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No.  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

**Part 2: Explain the Sources of Your Income**

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**04 Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Check all that apply	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$64,982	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For last calendar year:</b> <b>(January 1 to December 31, 2021)</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$65,462	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that:</b> <b>(January 1 to December 31, 2020)</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$54,727	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**05 Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No.

Yes. Fill in the details

	Debtor 1 Sources of income Describe below.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
--	--	--	--	--

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

Debtor 1 Ernest Leroy Hale  
 First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

**06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as

"incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payments	Total amount paid	Amount you still owe	Was this payment for...
Onemain Po Box 1010 Evansville IN 47706	Monthly	\$1,674	\$17,737
_____	_____	_____	<input type="checkbox"/> Mortgage
_____	_____	_____	<input checked="" type="checkbox"/> Car
_____	_____	_____	<input type="checkbox"/> Credit card
_____	_____	_____	<input type="checkbox"/> Loan repayment
_____	_____	_____	<input type="checkbox"/> Suppliers or vendors
_____	_____	_____	<input type="checkbox"/> Other _____

**07 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
------------------	-------------------	----------------------	-------------------------

**08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No.

Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
------------------	-------------------	----------------------	--

**Part 4: Identify Legal actions, Repossessions, and Foreclosures**

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

09 Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No.

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Prestige Financial Services v. Ernest Hale, Jr. 71D07-1801-CC-000102 _____ _____	Civil Collection St. Joseph Superior Court 7 _____ _____	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
GASBI LLC D/B/A MICHIANA CHRYSLER DODGE JEEP RAM VS Ernest Hale CASE NUMBER#71D03-2104-SC-001235	Collection St. Joseph Superior Court 3, IN _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
GASBI LLC D/B/A MICHIANA CHRYSLER DODGE JEEP RAM VS Ernest Hale 71D02-2103-SC-001088 _____ _____	Collection St. Joseph Superior Court 2, IN _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
J.B. LP Co. VS Ernest Hale CASE NUMBER#71D05-2110-SC-005944 _____ _____	Collection St. Joseph Superior Court 6, IN _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11

Yes. Fill in the information below.

Describe the property	Date	Value of the property
Gateway Financial Services (see Schedule F) _____ _____	2014-Current	\$8,989
<b>Explain what happened</b>		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input checked="" type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No. Go to line 11

Yes. Fill in the information below.

12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No.

Yes.

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name Middle Name Last Name

**Part 5: List Certain Gifts and Contributions**

13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No.

Yes. Fill in the details for each gift.

14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No.

Yes. Fill in the details for each gift.

**Part 6: List Certain Losses**

15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No.

Yes. Fill in the details for each gift.

**Part 7: List Certain Payments or Transfers**

16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No.

Yes. Fill in the details

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
<u>Geraci Law L.L.C.</u> <u>55 E. Monroe Street #3400</u> <u>Chicago, IL 60603</u> <u>                        </u> <u>                        </u>		From 09/13/2022 - 09/16/2022	Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.

Person who Made the Payment, if Not You

Party Contact Info	Description and value of any property transferred	Date payment or transfer	Amount of payment
<u>Hananwill Credit Counseling</u> <u>115 N. Cross St.</u> <u>Robinson, IL 62454</u> <u>                        </u>	Credit Counseling Services	2022	\$25.00

Person who Made the Payment, if Not You

17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No.

Yes. Fill in the details.

18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No.

Yes. Fill in the details for each gift.

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No.  
 Yes. Fill in the details for each gift.

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No.  
 Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No.  
 Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
----------------------------	-----------------------	-----------------------

22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No.  
 Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
-----------------------------------	-----------------------	-----------------------

**Part 9: Identify Property You Hold or Control for Someone Else**

23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No.  
 Yes. Fill in the details.

Where is the property?	Describe the property	Value
------------------------	-----------------------	-------

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

25 Have you notified any governmental unit of any release of hazardous material?

No.  
 Yes. Fill in the details.

Governmental unit	Environmental law, if you know it	Date of notice
-------------------	-----------------------------------	----------------

26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No.  
 Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
-----------------	--------------------	--------------------

**Part 11: Give Details About Your Business or Connections to Any Business**

27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No.  
 Yes. Fill in the details.

Date issued
-------------

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/ Ernest Leroy Hale, Jr.  
Signature of Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date 09/16/2022  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1      Ernest      Leroy      Hale  
First Name      Middle Name      Last Name

Debtor 2  
(Spouse, if filing)      First Name      Middle Name      Last Name

United States Bankruptcy Court for the : NORTHERN District of INDIANA  
(State)

Case Number \_\_\_\_\_  
(If known)

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

Your assets  
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)	\$ 0
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....	_____
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....	_____ \$ 21,245
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....	_____ \$ 21,245

#### Part 2: Summarize Your Liabilities

Your liabilities  
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$19,411
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....	_____
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$22,125
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	_____
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	_____ \$53,297

Your total liabilities  
\$94,833.00

#### Part 3: Summarize Your Liabilities

4. Schedule I: Your Income (Official Form 106I)	\$4,579.25
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	_____
5. Schedule J: Your Expenses (Official Form 106J)	\$2,690.00
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	_____

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

**Part 4: Answer These Questions for Administrative and Statistical Records**

6. Are you filing for bankruptcy under Chapter 7, 11 or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 7,877.54

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 of Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$ 21,189.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ 0.00

9d. Student loans. (Copy line 6f.) \$ 0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ 0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00

9g. Total. Add lines 9a through 9f. \$ 21,189.00

Fill in this information to identify your case and this filing:

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)					
Case Number (If known)					

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No.

Yes. Describe.....

02. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here ..... --> \$0.00

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No.

Yes. Describe.....

Make: Ford

Who has an interest in the property? Check one.

Model: Escape

Debtor 1 only

Year: 2015

Debtor 2 only

Approximate Mileage: 102,000

Debtor 1 and Debtor 2 only

Other information:

At least one of the debtors and another

2015 Ford Escape with over 102,000 miles

Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*

Current value of the entire property? Current value of the portion you own?

\$ 17,975.00 \$ 17,975.00

04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No.

Yes. Describe.....

05. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages

you have attached for Part 2. Write that number here ..... --> \$ 17,975.00

#### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions

06. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No.

Yes. Describe.....

Small appliances and bedroom set

\$700

\$ 700.00

Debtor 1 Ernest Leroy Hale  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

**07. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No.

Yes. Describe.....

Flat screen TV, computer and cell phone	\$1,000	\$ <u>1,000.00</u>
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**08. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No.

Yes. Describe.....

	\$ <u>0.00</u>
--	----------------

**09. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No.

Yes. Describe.....

Tools	\$400	\$ <u>400.00</u>
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**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No.

Yes. Describe.....

	\$ <u>0.00</u>
--	----------------

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No.

Yes. Describe.....

Everyday clothes, shoes, accessories	\$500	\$ <u>500.00</u>
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**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No.

Yes. Describe.....

Watch	\$50	\$ <u>50.00</u>
-------	------	-----------------

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No.

Yes. Describe.....

Dog		\$ <u>0.00</u>
-----	--	----------------

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No.

Yes. Describe.....

books, CDs, DVDs & Family Photos	\$100	\$ <u>100.00</u>
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**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached**

for Part 3. Write that number here ..... -->

\$2,750.00

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

\$ 0.00

Debtor 1	Ernest	Leroy	Hale	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**17. Deposits of money**  
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

<input type="checkbox"/> No.			
<input checked="" type="checkbox"/> Yes.	Describe..... Account Type:	Institution name:	\$ 5.00
	Checking Account	CashApp	\$ 515.00
	Checking Account	KeyBank	\$ 520.00

**18. Bonds, mutual funds, or publicly traded stocks**  
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe..... Institution or issuer name:	\$ 0.00

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in**  
 No.  
 Yes. Describe..... Name of Entity and Percent of Ownership: \$ 0.00

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**  
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe..... Issuer name:	\$ 0.00

**21. Retirement or pension accounts**  
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe..... Type of account and Institution name:	\$ 0.00

**22. Security deposits and prepayments**  
Your share of all unused deposits you have made so that you may continue service or use from a company  
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe..... Institution name or individual:	\$ 0.00

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**  
 No.  
 Yes. Describe..... Issuer name and description: \$ 0.00

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**  
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).  
 No.  
 Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): \$ 0.00

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers**  
 No.  
 Yes. Describe..... \$ 0.00

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**  
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe.....	\$ 0.00

**27. Licenses, franchises, and other general intangibles**  
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

<input type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Describe.....	\$ 0.00

Debtor 1	Ernest	Leroy	Hale	Case Number (if known) _____
	First Name	Middle Name	Last Name	

<b>Money or property owed to you?</b>			<b>Current value of the portion you own?</b>
			Do not deduct secured claims or exemptions

<b>28. Tax refunds owed to you</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>29. Family support</b>			
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>30. Other amounts someone owes you</b>			
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>31. Interest in insurance policies</b>			
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
<input type="checkbox"/> No.	Company Name & Beneficiary:		
<input checked="" type="checkbox"/> Yes. Describe.....	\$0 Health, disability & term life insurance Life Insurance. Term		
\$ <u>0.00</u>			

<b>32. Any interest in property that is due you from someone who has died</b>			
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment</b>			
Examples: Accidents, employment disputes, insurance claims, or rights to sue			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>35. Any financial assets you did not already list</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

<b>36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here .....</b>	<b>--&gt;</b>	<b>\$520.00</b>
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<b>Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.</b>			
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<b>37. Do you own or have any legal or equitable interest in any business-related property?</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes.	<b>Current value of the portion you own?</b> Do not deduct secured claims or exemptions		

<b>38. Accounts receivable or commissions you already earned</b>			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Describe.....	\$ <u>0.00</u>		

Debtor 1	Ernest	Leroy	Hale	Case Number (if known) _____
	First Name	Middle Name	Last Name	

**39. Office equipment, furnishings, and supplies**  
 Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No.  
 Yes. Describe.....   \$ 0.00

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

No.  
 Yes. Describe.....   \$ 0.00

**41. Inventory**

No.  
 Yes. Describe.....   \$ 0.00

**42. Interests in partnerships or joint ventures**

No. Name of Entity and Percent of Ownership:  
 Yes. Describe.....   \$ 0.00

**43. Customer lists, mailing lists, or other compilations**

No.  
 Yes. Describe.....   \$ 0.00

**44. Any business-related property you did not already list**

No.  
 Yes. Describe.....   \$ 0.00

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached  
for Part 5. Write that number here .....** --> \$ 0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.**

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No.  
 Yes. Describe.....   \$ 0.00

**47. Farm animals**  
 Examples: Livestock, poultry, farm-raised fish

No.  
 Yes. Describe.....   \$ 0.00

**48. Crops—either growing or harvested**

No.  
 Yes. Describe.....   \$ 0.00

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

No.  
 Yes. Describe.....   \$ 0.00

**50. Farm and fishing supplies, chemicals, and feed**

No.  
 Yes. Describe.....   \$ 0.00

**51. Any farm- and commercial fishing-related property you did not already list**

No.  
 Yes. Describe.....   \$ 0.00

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached  
for Part 6. Write that number here .....** --> \$ 0.00

**Part 7:**

**Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No.

Yes. Describe.....

\$ \_\_\_\_\_ 0.00

**54. Add the dollar value of all of your entries from Part 7. Write that number here -->**

\$0.00

**Part 8:**

**List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2

\$ 0.00

56. Part 2: Total vehicles, line 5

\$ 17,975.00

57. Part 3: Total personal and household items, line 15

\$ 2,750.00

58. Part 4: Total financial assets, line 36

\$ 520.00

59. Part 5: Total business-related property, line 45

\$ 0.00

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0.00

61. Part 7: Total other property not listed, line 54

\$ 0.00

62. Total personal property. Add lines 56 through 61. ....

\$ 21,245.00

\$ 21,245.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$21,245.00

Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)				
Case Number (If known)				

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description: 2015 Ford Escape with over 102,000 miles	\$ 17,975	<input checked="" type="checkbox"/> \$ 7,000	IC 34-55-10-2(c)(2) - \$7,000.00
Line from Schedule A/B: 03		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Small appliances and bedroom set	\$ 700	<input checked="" type="checkbox"/> \$ 700	IC 34-55-10-2(c)(2) - \$700.00
Line from Schedule A/B: 06		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Flat screen TV, computer and cell phone	\$ 1,000	<input checked="" type="checkbox"/> \$ 1,000	IC 34-55-10-2(c)(2) - \$1,000.00
Line from Schedule A/B: 07		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Tools	\$ 400	<input checked="" type="checkbox"/> \$ 400	IC 34-55-10-2(c)(2) - \$400.00
Line from Schedule A/B: 09		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

**Part 2:** Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	<i>Check only one box for each exemption</i>	
Brief description:	Everyday clothes, shoes, accessories	\$ 500	<input checked="" type="checkbox"/> \$ 500	IC 34-55-10-2(c)(2) - \$500.00
Line from Schedule A/B:	11		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Watch	\$ 50	<input checked="" type="checkbox"/> \$ 50	IC 34-55-10-2(c)(2) - \$50.00
Line from Schedule A/B:	12		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ 100	<input checked="" type="checkbox"/> \$ 100	IC 34-55-10-2(c)(2) - \$100.00
Line from Schedule A/B:	14		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, CashApp	\$ 5	<input checked="" type="checkbox"/> \$ 5	IC 34-55-10-2(c)(3) - \$5.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, KeyBank	\$ 515	<input checked="" type="checkbox"/> \$ 445	IC 34-55-10-2(c)(3) - \$445.00
Line from Schedule A/B:	17		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
<b>3. Are you claiming a homestead exemption of more than \$189,050?</b>				
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)				
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? <input type="checkbox"/> No <input type="checkbox"/> Yes.				

Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)					
Case Number (If known)					

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims		Column A	Column A	Column C
		Amount of claim	Value of collateral that supports this claim	Unsecured portion If any
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditors name.		Do not deduct the value of collateral		
2.1	Onemain	Describe the property that secures the claim: 2015 Ford Escape with over 102,000 miles	\$ 19,411.00	\$ 17,975.00
	Creditor's Name Po Box 1010			\$ 1,436.00
	Number Street			
	Evansville IN 47706			
	City State Zip Code			
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Date Debt was incurred <u>2022-2022</u>		Last 4 digits of account number <u>8128</u>		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 19,411.00

Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)					
Case Number (If known) _____					

Check if this is an amended filing

## Official Form 106E/F

12/15

### Schedule E/F: Creditors Who Have Unsecured Claims

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims.

List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any

creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

##### 1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	Indiana Department of Revenue	\$ 300.00	\$ 300.00	\$ 0.00
Creditor's Name		Last 4 digits of account number		
100 N Senate Ave				
Number	Street			
N-240 MS 108				
Indianapolis	IN	46204		
City	State	Zip Code		
Who owes the debt? Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> Check if this claim relates to a community debt				
Is the claim subject to offset?				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				
As of the date you file, the claim is: Check all that apply.				
<input type="checkbox"/> Contingent				
<input type="checkbox"/> Unliquidated				
<input type="checkbox"/> Disputed				
Type of PRIORITY unsecured claim:				
<input type="checkbox"/> Domestic support obligations				
<input type="checkbox"/> Taxes and certain other debts you owe the government				
<input type="checkbox"/> Claims for death or personal injury while you were intoxicated				
<input type="checkbox"/> Other. Specify	Debt Owed			

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name	Case Number (if known)		
<b>Part 1: Your PRIORITY Unsecured Claims - Continuation Page</b>								
After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.						Total claim	Priority amount	Nonpriority amount

2.2	Minnesota Revenue	Last 4 digits of account number	\$ 636.00	\$ 636.00	\$ 0.00
Creditor's Name Po Box 64054 Number Street		When was the debt incurred?	2021		
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Who owes the debt? Check one.					
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<input type="checkbox"/> Check if this claim relates to a community debt					
Is the claim subject to offset?					
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					
2.3	Velvet Ann Moore	Last 4 digits of account number	\$ 21,189.00	\$ 21,189.00	\$ 0.00
Creditor's Name 13401 Chippewa Blvd Number Street		When was the debt incurred?	2005-2022		
As of the date you file, the claim is: Check all that apply.					
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed					
Who owes the debt? Check one.					
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another					
<input type="checkbox"/> Check if this claim relates to a community debt					
Is the claim subject to offset?					
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

4.1 First Name Middle Name  
Acceptance NOW \_\_\_\_\_

Last Name Last 4 digits of account number 3411 \$ 1,618.00

Creditor's Name  
5501 Headquarters Dr

Number Street  
\_\_\_\_\_

Plano TX 75024  
City State Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Is the claim subject to offset?

No  
 Yes

4.2 AT T

Creditor's Name  
7831 Glenroy Rd Ste 250

Number Street  
\_\_\_\_\_

Edina MN 55439  
City State Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number 6014 \$ 644.00

When was the debt incurred? 2022-2022

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collecting for Creditor

4.3 AT T

Creditor's Name  
17000 Dallas Pkwy Ste 20

Number Street  
\_\_\_\_\_

Dallas TX 75248  
City State Zip Code

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a community debt

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number 2631 \$ 719.00

When was the debt incurred? 2022-2022

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans.  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Collecting for Creditor

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.4	CB INDIGO/GF Creditor's Name Po Box 4499 Number Street  Beaverton OR 97076 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2021-2022  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Credit Card or Credit Use _____	\$ 438.00
4.5	Central Portfolio CONT Creditor's Name 10249 Yellow Circle Dr, Number Street  Hopkins MN 55343 City State Zip Code	Last 4 digits of account number 3760 When was the debt incurred? 2022-2022  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Medical Debt _____	\$ 1,096.00
4.6	Credit ONE BANK NA Creditor's Name Po Box 98875 Number Street  Las Vegas NV 89193 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2021-2022  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Credit Card or Credit Use _____	\$ 317.00

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.7	CRST THE Transportation Soluti Creditor's Name 1401 N Central Expy Ste Number Street  Richardson TX 75080 City State Zip Code	Last 4 digits of account number 5172 When was the debt incurred? 2019-2019  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Collecting for Creditor	\$ 2,274.00
4.8	Driver Solutions, LLC Creditor's Name 3603 E Raymond St Number Street  Indianapolis IN 46203 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2013  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Debt Owed	\$ 12,062.00
4.9	Equifax Creditor's Name PO Box 740241 Number Street  Atlanta GA 30374 City State Zip Code	Last 4 digits of account number 2525 When was the debt incurred?  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify Notice Only	\$ 0.00

Debtor 1	Ernest	Leroy	Hale	Case Number (if known)
First Name	Middle Name	Last Name		
<b>Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page</b>				Total Claim
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.10	Experian		Last 4 digits of account number	\$ 0.00
Creditor's Name				
PO Box 2002				
Number	Street			
Allen TX 75013				
City	State	Zip Code		
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				
4.11	FEB DESTINY/GF		Last 4 digits of account number	\$ 337.00
Creditor's Name				
15220 Nw Greenbrierpkwy				
Number	Street			
Beaverton OR 97006				
City	State	Zip Code		
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				
4.12	FETTI FINGERHUT/Webban		Last 4 digits of account number	\$ 1,061.00
Creditor's Name				
13300 Pioneer Trl				
Number	Street			
Eden Prairie MN 55347				
City	State	Zip Code		
<b>Who owes the debt?</b> Check one.				
<input checked="" type="checkbox"/> Debtor 1 only				
<input type="checkbox"/> Debtor 2 only				
<input type="checkbox"/> Debtor 1 and Debtor 2 only				
<input type="checkbox"/> At least one of the debtors and another				
<input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b>				
<input checked="" type="checkbox"/> No				
<input type="checkbox"/> Yes				

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.13	GASBI LLC D/B/A MICHIANA CHRYSLER DC	Last 4 digits of account number _____	\$ 955.00
<p>Creditor's Name P.O. BOX 6200</p> <p>Number Street 71D03-2104-SC-001235</p> <p>SOUTH BEND IN 46660 City State Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans.  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Credit Extended to Debtor(S)</u></p>			
4.14	Gateway Financial Solutions	Last 4 digits of account number _____	\$ 1,491.00
<p>Creditor's Name 999 S Washington Ave Ste 1</p> <p>Number Street _____</p> <p>Saginaw MI 48601 City State Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans.  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Deficiency, Repo'd/Surr'd Auto</u></p>			
4.15	Golden Gate Lending	Last 4 digits of account number _____	\$ 1,500.00
<p>Creditor's Name 1680 Tiburon Blvd Unit 9,</p> <p>Number Street _____</p> <p>Belvedere CA 94920 City State Zip Code</p> <p><b>Who owes the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only  <input type="checkbox"/> Debtor 2 only  <input type="checkbox"/> Debtor 1 and Debtor 2 only  <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes</p>			
<p><b>As of the date you file, the claim is:</b> Check all that apply.</p> <p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans.  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Debt Owed</u></p>			

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.16	Michiana Anesthesia Care, P.C	Last 4 digits of account number	4112	\$ 549.00
Creditor's Name 416 E Monroe St		When was the debt incurred?		2018
Number Street Ste 200		<b>As of the date you file, the claim is:</b> Check all that apply.		
South Bend IN 46601 City State Zip Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
Notre Dame FCU		Last 4 digits of account number	3500	\$ 425.00
Creditor's Name 1828 Moreau Dr		When was the debt incurred?		2017-2020
Number Street  Notredame IN 46556 City State Zip Code		<b>As of the date you file, the claim is:</b> Check all that apply.		
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
4.17	Notre Dame FCU	Last 4 digits of account number	1100	\$ 11,153.00
Creditor's Name 1828 Moreau Dr		When was the debt incurred?		2018-09-14
Number Street  Notredame IN 46556 City State Zip Code		<b>As of the date you file, the claim is:</b> Check all that apply.		
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim relates to a community debt</b>				
<b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

First Name

Middle Name

Last Name

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total Claim

4.19	Prestige Financial SVC Creditor's Name 351 W Opportunity Way Number Street  Draper UT 84020 City State Zip Code	Last 4 digits of account number 4901 When was the debt incurred? 2016-12-29  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Debt Owed</u>	\$ 16,344.00
4.20	Revvi/MRV BANKS/VT Creditor's Name 871 Ste Genevieve Dr Number Street  Ste Genevieve MO 63670 City State Zip Code	Last 4 digits of account number _____ When was the debt incurred? 2022-2022  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Credit Card or Credit Use</u>	\$ 314.00
4.21	Transunion Creditor's Name PO Box 1000 Number Street  Chester PA 19022 City State Zip Code	Last 4 digits of account number 2525 When was the debt incurred? _____  As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans. <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Notice Only</u>	\$ 0.00

Debtor 1	First Name	Ernest	Middle Name	Leroy	Last Name	Hale	Case Number (if known)
<b>Part 3: List Others to Be Notified for a Debt That You Already Listed</b>							
<p><b>5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.</b></p>							
ST Joseph CNTY Child S, Attn: Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name 227 W Jeffeson Blvd Rm 6				Line <u>3</u> of (Check one):	<input checked="" type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
South Bend IN 46601				Last 4 digits of account number <u>2669</u>			
City State Zip Code							
Warren Township Marion County, Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name 501 North Post Road, Suite C				Line <u>8</u> of (Check one):	<input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
49K06-1303-SC-001353							
Indianapolis IN 46219				Last 4 digits of account number <u>      </u>			
City State Zip Code							
Brian Keith Alsip, Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name 150 North Main St.				Line <u>8</u> of (Check one):	<input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
49K06-1303-SC-001353							
Franklin IN 46131				Last 4 digits of account number <u>      </u>			
City State Zip Code							
Krisor & Associates, Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name PO Box 6200				Line <u>11</u> of (Check one):	<input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
71D03-2104-SC-001235							
South Bend IN 46660				Last 4 digits of account number <u>      </u>			
City State Zip Code							
St. Joseph Superior Court 3, Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name 129 S. Main Street				Line <u>11</u> of (Check one):	<input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
71D03-2104-SC-001235							
South Bend IN 46601				Last 4 digits of account number <u>      </u>			
City State Zip Code							
St. Joseph Superior Court 4, Bankruptcy Dept.				On which entry in Part 1 or Part 2 list the original creditor?			
Name 101 S. Main Street				Line <u>12</u> of (Check one):	<input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims		
Number	Street						
South Bend IN 46601				Last 4 digits of account number <u>      </u>			
City State Zip Code							

Debtor 1	Ernest	Leroy	Hale	Case Number (if known)
	First Name	Middle Name	Last Name	
Scott Allen Schisler, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name PO BOX 3257				Line <u>12</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number Street				
Saginaw MI 48605				Last 4 digits of account number _____
City State Zip Code				
Diamond and Diamond, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name 405 West Wayne Street				Line <u>14</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number PO Box 1875	Street			
South Bend IN 46634				Last 4 digits of account number <u>4112</u> _____
City State Zip Code				
St. Joseph Superior Court 1, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name 101 S Main St				Line <u>14</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number Street				
South Bend IN 46601				Last 4 digits of account number <u>4112</u> _____
City State Zip Code				
Helvey & Associates, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name 1015 E. Center St.				Line <u>15</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number Street				
Warsaw IN 46580-349				Last 4 digits of account number <u>1100</u> _____
City State Zip Code				
St. Joseph Superior Court 7, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name 101 S. Main Street				Line <u>17</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number Street				
South Bend IN 46601				Last 4 digits of account number <u>4901</u> _____
City State Zip Code				
Lobring & Associates, Bankruptcy Dept.				<b>On which entry in Part 1 or Part 2 list the original creditor?</b>
Name 11166 S. 600 W.				Line <u>17</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Number Street				
Edinburgh IN 46124				Last 4 digits of account number <u>4901</u> _____
City State Zip Code				

First Name

Leroy

Hale

Middle Name

Last Name

**Part 4:**

**Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Add the amounts for each type of unsecured claim.

		<b>Total claim</b>
<b>Total claims from Part 1</b>	<b>6a. Domestic support obligations</b>	6a. \$ 21,189.00
	<b>6b. Taxes and Certain other debts you owe the government</b>	6b. \$ 0.00
	<b>6c. Claims for death or personal injury while you were intoxicated</b>	6c. \$ 0.00
	<b>6d. Other.</b> Add all other priority unsecured claims. Write that amount here.	6d. \$ 936.00
	<b>6e. Total.</b> Add lines 6a through 6d.	6e. \$ 22,125.00

		<b>Total claim</b>
<b>Total claims from Part 2</b>	<b>6f. Student loans</b>	6f. \$ 0.00
	<b>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g. \$ 0.00
	<b>6h. Debts to pension or profit-sharing plans, and other similar debts</b>	6h. \$ 0.00
	<b>6i. Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ 53,297.00
	<b>6j. Total.</b> Add lines 6f through 6i.	6j. \$ 53,297.00

Fill in this information to identify your case:

Debtor 1	Ernest	Leroy	Hale
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)			
Case Number (If known)			

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed in *Schedule A/B: Property* (Official Form 106A/B)

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.**

	Person or company with whom you have the contract or lease		State what the contract or lease is for	
2.1	Name			
	Number	Street		
	City	State	Zip Code	
2.2	Name			
	Number	Street		
	City	State	Zip Code	
2.3	Name			
	Number	Street		
	City	State	Zip Code	
2.4	Name			
	Number	Street		
	City	State	Zip Code	
2.5	Name			
	Number	Street		
	City	State	Zip Code	



Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF INDIANA</u>					
Case Number _____ (If known)					

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed  
 Not employed

Debtor 2 or non-filing spouse

Employed  
 Not employed

Occupation

Driver

Employers name

Jacobson Transportation Co

Employers address

1275 NW 128th St

Clive, IA 50325

How long employed there?

Since 1/1/2022

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

\$7,883.59

For Debtor 2 or non-filing spouse

\$0.00

2. List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

\$7,883.59

\$0.00

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here .....</b>	<b>4. \$7,883.59</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$2,411.50	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$866.67	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>Disability(D1)</u> .	5h. \$26.17	\$0.00
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	<b>6. \$3,304.34</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$4,579.25</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive	8f. \$0.00	\$0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____		
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. \$0.00	\$0.00
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	<b>9. \$0.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$4,579.25</b>	+ <b>\$0.00</b> = <b>\$4,579.25</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. \$0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	<b>12. \$4,579.25</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Hale	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF INDIANA</u>					
Case Number _____ (If known)					

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household.

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No.

Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

No

Do not list Debtor 1 and Debtor 2.

Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Son

Dependent's age

18

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \_\_\_\_\_ \$800.00

If not included in line 4:

4a. Real estate taxes	4a. _____	\$0.00
4b. Property, homeowner's, or renter's insurance	4b. _____	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c. _____	\$50.00
4d. Homeowner's association or condominium dues	4d. _____	\$0.00

Debtor 1	First Name	Ernest	Middle Name	Leroy	Last Name	Hale	Case Number (if known)
							Your expenses
5.	<b>Additional Mortgage payments for your residence</b> , such as home equity loans					5.	\$0.00
6.	<b>Utilities:</b>					6a.	\$0.00
	6a. Electricity, heat, natural gas					6b.	\$0.00
	6b. Water, sewer, garbage collection					6c.	\$317.00
	6c. Telephone, cell phone, internet, satellite, and cable service					6d.	\$0.00
	6d. Other. Specify: _____						
7.	<b>Food and housekeeping supplies</b>					7.	\$500.00
8.	<b>Childcare and children's education costs</b>					8.	\$0.00
9.	<b>Clothing, laundry, and dry cleaning</b>					9.	\$160.00
10.	<b>Personal care products and services</b>					10.	\$105.00
11.	<b>Medical and dental expenses</b>					11.	\$50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.					12.	\$425.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>					13.	\$100.00
14.	<b>Charitable contributions and religious donations</b>					14.	\$0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.					15a.	\$0.00
	15a. Life insurance					15b.	\$0.00
	15b. Health insurance					15c.	\$128.00
	15c. Vehicle insurance					15d.	\$0.00
	15d. Other insurance. Specify: _____						
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Federal or State Tax Deductions or Repayments</u>					16.	\$0.00
17.	<b>Installment or lease payments:</b>					17a.	\$0.00
	17a. Car payments for Vehicle 1					17b.	\$0.00
	17b. Car payments for Vehicle 2					17c.	\$0.00
	17c. Other. Specify: _____					17d.	\$0.00
	17d. Other. Specify: _____						
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>					18.	\$0.00
19.	<b>Other payments you make to support others who do not live with you.</b>					19.	\$0.00
	Specify: _____						
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>						
	20a. Mortgages on other property					20a.	\$0.00
	20b. Real estate taxes					20b.	\$0.00
	20c. Property, homeowner's, or renter's insurance					20c.	\$0.00
	20d. Maintenance, repair, and upkeep expenses					20d.	\$0.00
	20e. Homeowner's association or condominium dues					20e.	\$0.00

Debtor 1	First Name	Ernest	Middle Name	Leroy	Last Name	Hale	Case Number ( <i>if known</i> )	
21. Other. Specify: Pet Care (\$50.00), Postage/Bank Fees (\$5.00),						21.	\$55.00	
22.. Your monthly expense: Add lines 4 through 21. The result is your monthly expenses.						22.	\$2,690.00	
<b>23. Calculate your monthly net income.</b>								
23a. Copy line 12 (your combined monthly income) from <i>Schedule I</i> .						23a.	\$4,579.25	
23b. Copy your monthly expenses from line 22 above.						23b. -	\$2,690.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .						23c.	\$1,889.25	
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Explain Here:								

**Fill in this information to identify your case:**

Debtor 1	First Name	Middle Name	Last Name	
	Ernest	Leroy	Hale	
Debtor 2	(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)				
Case Number _____ (If known)				

Check if this is an amended filing

**Official Form 106 Dec**

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Ernest Leroy Hale, Jr.

Signature of Debtor 1

**X**

Signature of Debtor 2

Date 09/16/2022  
MM / DD / YYYY

Date                     
MM / DD / YYYY

**United States Bankruptcy Court**  
**NORTHERN DISTRICT OF INDIANA SOUTH BEND DIVISION**

**In re****Ernest Leroy Hale Jr. / Debtor**

Case No:

Chapter: **Chapter 13****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

**1.** Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	<b>\$4,000.00</b>
Prior to the filing of this statement I have received	<b>\$0.00</b>
Balance Due	<b>\$4,000.00</b>

**2.** The source of the compensation paid to me was:

Debtor(s)       Other: (specify)

**3.** The source of compensation to be paid to me is:

Debtor(s)       Other: (specify)

**4.**  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

**5.** In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

**6.** By agreement with the debtor(s), the above-disclosed fee does not include payment for the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 09/16/2022  
*Date*

/s/ **Cecil Denard Scruggs**  
*Signature of Attorney*

*Geraci Law L.L.C.*  
*Name of law firm*

## **Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)**

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**This notice is for you if:**

**You are an individual filing for bankruptcy,  
and**

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as “incurred by an individual  
primarily for a personal, family, or  
household purpose.”

### **The types of bankruptcy that are available to individuals**

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 - Liquidation
- Chapter 11 - Reorganization
- Chapter 12 - Voluntary repayment plan  
for family farmers  
or fishermen
- Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your decision  
to file for bankruptcy and the choice of chapter.**

### **Chapter 7: Liquidation**

\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form -the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form-sometimes called the Means Test-deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## **Chapter 11: Reorganization**

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\$1,167	filing fee
<hr/>	<hr/>
\$571	administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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### **Chapter 12: Repayment plan for family farmers or fishermen**

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	\$200	filing fee
±	<u>\$78</u>	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

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### **Chapter 13: Repayment plan for individuals with regular income**

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	\$235	filing fee
±	<u>\$78</u>	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

09/16/2022 /s/ Ernest Leroy Hale, Jr.

Ernest Leroy Hale, Jr.

Dated: 09/16/2022 /s/ Cecil Denard Scruggs

Attorney: Cecil Denard Scruggs

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA SOUTH BEND DIVISION

In re

Ernest Leroy Hale Jr. / Debtor

Bankruptcy Docket #:

Judge:

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

09/16/2022

/s/ Ernest Leroy Hale, Jr.

**Ernest Leroy Hale, Jr.**

**X Date & Sign**

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

**Acceptance NOW**

Attn: Bankruptcy Dept.  
5501 Headquarters Dr  
Plano TX 75024

**AT T**

C/O Credence Resource MANA  
17000 Dallas Pkwy Ste 20  
Dallas TX 75248

**AT T**

C/O Radius Global Solution  
7831 Glenroy Rd Ste 250  
Edina MN 55439

**CB INDIGO/GF**

Attn: Bankruptcy Dept.  
Po Box 4499  
Beaverton OR 97076

**Central Portfolio CONT**

Attn: Bankruptcy Dept.  
10249 Yellow Circle Dr,  
Hopkins MN 55343

**Credit ONE BANK NA**

Attn: Bankruptcy Dept.  
Po Box 98875  
Las Vegas NV 89193

**CRST THE Transportation Soluti**

C/O Lockhart, Morris & MONT  
1401 N Central Expy Ste  
Richardson TX 75080

**Driver Solutions, LLC**

49K06-1303-SC-001353  
3603 E Raymond St  
Indianapolis IN 46203

Warren Township Marion County  
Bankruptcy Dept.  
501 North Post Road, Suite C  
49K06-1303-SC-001353  
Indianapolis IN 46219

Brian Keith Alsip  
Bankruptcy Dept.  
150 North Main St. 49K06-1303-SC-001353  
Franklin IN 46131

**FEB DESTINY/GF**

Attn: Bankruptcy Dept.  
15220 Nw Greenbrierpkwy  
Beaverton OR 97006

**FETTI FINGERHUT/Webban**

Attn: Bankruptcy Dept.  
13300 Pioneer Trl  
Eden Prairie MN 55347

**GASBI LLC D/B/A MICHIANA CHRYSLER DODGE JEEP**

Attn: Bankruptcy Dept.  
P.O. BOX 6200  
71D03-2104-SC-001235  
SOUTH BEND IN 46660

Krisor & Associates  
Bankruptcy Dept.  
PO Box 6200 71D03-2104-SC-001235  
South Bend IN 46660

St. Joseph Superior Court 3  
Bankruptcy Dept.  
129 S. Main Street 71D03-2104-SC-001235  
South Bend IN 46601

**Gateway Financial Solutions**

Bankruptcy Dept  
999 S Washington Ave Ste 1  
Saginaw MI 48601

St. Joseph Superior Court 4  
Bankruptcy Dept.  
101 S. Main Street  
South Bend IN 46601

Scott Allen Schisler  
Bankruptcy Dept.  
PO BOX 3257  
Saginaw MI 48605

**Golden Gate Lending**

Bankruptcy DEPT  
1680 Tiburon Blvd Unit 9,  
Belvedere CA 94920

**Indiana Department of Revenue**

Bankruptcy Section  
100 N Senate Ave  
N-240 MS 108  
Indianapolis IN 46204

**Michiana Anesthesia Care, P.C**

Bankruptcy Dept.  
416 E Monroe St  
Ste 200  
South Bend IN 46601

Diamond and Diamond  
Bankruptcy Dept.  
405 West Wayne Street PO Box 1875  
South Bend IN 46634

St. Joseph Superior Court 1  
Bankruptcy Dept.  
101 S Main St  
South Bend IN 46601

**Minnesota Revenue**

Bankruptcy DEPT  
Po Box 64054  
Saint Paul MN 55164

**Notre Dame FCU**

Attn: Bankruptcy Dept.  
1828 Moreau Dr  
Notredame IN 46556

**Notre Dame FCU**

Attn: Bankruptcy Dept.  
1828 Moreau Dr  
Notredame IN 46556

Helvey & Associates  
Bankruptcy Dept.  
1015 E. Center St.  
Warsaw IN 46580-3497

**Onemain**

Attn: Bankruptcy Dept.  
Po Box 1010  
Evansville IN 47706

**Prestige Financial SVC**

Attn: Bankruptcy Dept.  
351 W Opportunity Way  
Draper UT 84020

St. Joseph Superior Court 7  
Bankruptcy Dept.  
101 S. Main Street  
South Bend IN 46601

Lobring & Associates  
Bankruptcy Dept.  
11166 S. 600 W.  
Edinburgh IN 46124

**Revvi/MRV BANKS/VT**

Attn: Bankruptcy Dept.  
871 Ste Genevieve Dr  
Ste Genevieve MO 63670

**Velvet Ann Moore**

Attn: Bankruptcy Dept.  
13401 Chippewa Blvd  
Mishawaka IN 46545

ST Joseph CNTY Child S  
Attn: Bankruptcy Dept.  
227 W Jeffeson Blvd Rm 6  
South Bend IN 46601

## **DISCLAIMER Debtors have read and agree:**

**1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity** in connection with a separation agreement, divorce decree or court order are not dischargeable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.

**2. Student loans and educational benefits** are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.

**3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt.** Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.

**4. TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.

**5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.**

**6. Non filing spouse:** If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. **7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.**

**8. DEBTS where creditors successfully object to discharge may survive** Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.

**9. INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

**10. LIQUIDATION OF REAL AND PERSONAL PROPERTY.** If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.

**11. CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.

**12. PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.

**13. SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.

**14. RIGHT TO RECEIVE** inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.

**15. JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.

**16. MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.

**17. AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

**18. Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

09/16/2022

/s/ Ernest Leroy Hale, Jr.

Ernest Leroy Hale, Jr.

## **STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341**

### **INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of.

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect you situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### **WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### **WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

### **WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### **OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (less than \$307,675 in unsecured debts and less than \$922,975 in secured debts).

**AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

Debtor 1 Ernest Leroy Hale  
First Name Middle Name Last Name

Case Number (if known) \_\_\_\_\_

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.  
 Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.  
 Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

No. I am not filing under Chapter 7. Go to line 18.

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

No.

Yes.

18. How many creditors do you estimate that you owe?

<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 25,001-50,000
<input type="checkbox"/> 50-99	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 50,001-100,000
<input type="checkbox"/> 100-199	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> More than 100,000
<input type="checkbox"/> 200-999		

19. How much do you estimate your assets to be worth?

<input checked="" type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

20. How much do you estimate your liabilities to be?

<input type="checkbox"/> \$0-\$50,000	<input type="checkbox"/> \$1,000,001-\$10 million	<input type="checkbox"/> \$500,000,001-\$1 billion
<input checked="" type="checkbox"/> \$50,001-\$100,000	<input type="checkbox"/> \$10,000,001-\$50 million	<input type="checkbox"/> \$1,000,000,001-\$10 billion
<input type="checkbox"/> \$100,001-\$500,000	<input type="checkbox"/> \$50,000,001-\$100 million	<input type="checkbox"/> \$10,000,000,001-\$50 billion
<input type="checkbox"/> \$500,001-\$1 million	<input type="checkbox"/> \$100,000,001-\$500 million	<input type="checkbox"/> More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
x \_\_\_\_\_  
Signature of Debtor 1

x \_\_\_\_\_  
Signature of Debtor 2

Executed on 9 / 16 / 2022  
MM / DD / YYYY

Executed on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_  
First Name Middle Name Last Name

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

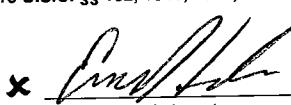
No.

Yes. Fill in the details.

Date Issued \_\_\_\_\_

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.



Signature of Debtor 1



Signature of Debtor 2

Date : 9 / 16 / 2022  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_ . Attach the Bankruptcy Petitioner's Notice, Declaration, and Signature (Official Form 119).

Fill in this information to identify your case:

Debtor 1	First Name	Leroy	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>INDIANA</u> (State)				
Case Number _____ (If known)				

Check if this is an amended filing

## Official Form 106 Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of Person \_\_\_\_\_.

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

  
Signature of Debtor 1

  
Signature of Debtor 2

Date 9 / 16 / 2022  
MM / DD / YYYY

Date                     
MM / DD / YYYY

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
<http://www.uscourts.gov/forms/bankruptcy-forms>

**Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

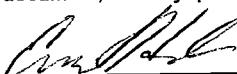
In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

9/16/2022 

Ernest Leroy Hale, Jr.

Date & Sign

Dated: 9/16/2022

  
Attorney: Cecil Denard Scruggs

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA SOUTH BEND DIVISION

In re

Ernest Leroy Hale Jr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

9/16/2022



Ernest Leroy Hale, Jr.

X Date & Sign

\* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## **DISCLAIMER Debtors have read and agree:**

1. **Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity** in connection with a separation agreement, divorce decree or court order are not dischargeable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.

2. **Student loans and educational benefits** are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.

3. **Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support** are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.

4. **TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:  
(1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.

5. **Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.**

6. **Non filing spouse:** If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. **DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.**

8. **DEBTS where creditors successfully object to discharge may survive** Creditors, the Trustee, or Court, can try to deny discharge based on many factors.  
a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.

9. **INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

10. **LIQUIDATION OF REAL AND PERSONAL PROPERTY.** If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.

11. **CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.

12. **PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.

13. **SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.

14. **RIGHT TO RECEIVE** inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.

15. **JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.

16. **MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.

17. **AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court **AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!**

: 9/16/2022



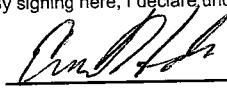
Ernest Leroy Hale, Jr.

X Date & Sign

Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



Ernest Leroy Hale, Jr.

Date: 9 / 16 /2022

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Debtor 1 Ernest Leroy Hale Case Number (if known) \_\_\_\_\_

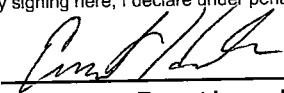
First Name

Middle Name

Last Name

**Part 4:** **Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.



**Ernest Leroy Hale, Jr.**

Date: : 9/16/2022